CLAIMS

I claim:

1. (Cancelled)

2. (Previously Presented) The method according to claim 38 wherein a contractor is provided with said authorization code that is presented at a bid letting along with said contractor's bid, said authorization code permitting an owner/obligee to receive an approved bond through said computer network.

3. (Previously Presented) The method according to claim 38 wherein the bond is a surety bond.

4. (Previously Presented) The method according to claim 38 wherein the bond is a bid bond.

5. (Previously Presented) The method according to claim 38 wherein the bond is a contract bond.

6. (Previously Presented) The method according to claim 38 wherein the bond is a court bond.

7. (Previously Presented) The method according to claim 38 wherein the bond is a subdivision bond.

8. (Previously Presented) The method according to claim 38 wherein the bond is a performance bond.

9. (Previously Presented) The method according to claim 38 wherein the bond is a customs bonds.

10. (Previously Presented) The method according to claim 38 wherein the bond is a notary bond.

11. (Previously Presented) The method according to claim 38 wherein the bond is a liquor license bond.

12. (Previously Presented) The method according to claim 38 wherein the bond is a license

bond.

13. (Previously Presented) The method according to claim 38 wherein the bond is a permit bond.

14. (Previously Presented) The method according to claim 38 wherein the bond is a Small Business Administration bond.

15. (Previously Presented) The method according to claim 38 wherein the bond is a bail bond.

16. (Previously Presented) The method according to claim 38 wherein the bond is a supersedeas bond.

17. (Previously Presented) The method according to claim 38 wherein the network is accessed by a password and the bond is accessed by said authorization code.

18. (Cancelled)

19. (Cancelled)

20. (Previously Presented) The system according to claim 41 wherein a contractor is provided with said authorization code that is presented at a bid letting along with said contractor's bid, said authorization code permitting an owner/obligee to receive an approved bond through said computer network.

21. (Previously Presented) The system according to claim 41 wherein the bond is a surety bond.

22. (Previously Presented) The system according to claim 41 wherein the bond is a bid bond.

23.(Previously Presented) The system according to claim 41 wherein the bond is a contract bond.

24. (Previously Presented) The system according to claim 41 wherein the bond is a court bond.

25. (Previously Presented) The system according to claim 41 wherein the bond is a subdivision bond.

26. (Previously Presented) The system according to claim 41 wherein the bond is a performance bond.

27. (Previously Presented) The system according to claim 41 wherein the bond is a customs bonds.

28. (Previously Presented) The system according to claim 41 wherein the bond is a notary bond.

29. (Previously Presented) The system according to claim 41 wherein the bond is a liquor license bond.

30. (Previously Presented) The system according to claim 41 wherein the bond is a license bond.

31. (Previously Presented) The system according to claim 41 wherein the bond is a permit bond.

32. (Previously Presented) The system according to claim 41 wherein the bond is a Small Business Administration bond.

33. (Previously Presented) The system according to claim 41 wherein the bond is a bail bond.

34. (Previously Presented) The system according to claim 41 wherein the bond is a supersedeas bond.

35. (Previously Presented) The system according to claim 41 wherein the network is accessed by a password.

36. (Cancelled)

37. (Cancelled)

38. (Currently Amended) A method of obtaining a surety bond over a computer network comprising:

a)   an agent who receives a request for a surety bond from an applicant, said surety being required from said applicant by a third party, selecting a surety from one or more sureties

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that have approved said agent to issue surety bonds on said surety's behalf;

b)   providing said surety over a computer network with the identity of an applicant requesting said bond and such other information said surety may require about said applicant <u>so that a surety bond may be issued by said surety;</u>

c)   receiving from said surety a decision on whether the bond is approved;

d)   providing an authorization code for an approved bond to said applicant to be submitted to a said third party requiring said bond;

e)   permitting said third party requiring said bond to use said authorization code to access said bond issued by said surety;

f)   issuing said surety bond through said computer network to said third party after receipt of the authorization code.

39. (Previously Presented) A method of obtaining a surety bond comprising:

a)   selecting a surety from one or more sureties that have approved an agent to issue surety bonds on said surety's behalf;

b)   providing said surety with the identity of a contractor and such other information said surety may require about said contractor over a computer network;

c)   selecting the type of bond desired by said contractor;

d)   providing said surety with information on a contract to be performed by said contractor for which a bond is required;

e)   receiving from said surety a decision on whether the bond is approved;

f)   providing an authorization code for an approved bond to said contractor to be submitted with said contractor's bid;

g)   permitting a third party that requires said bond to use said authorization code to obtain the

bond issued by said surety.

40. (Currently Amended) A method of obtaining information concerning a surety bond

comprising:

provid ing a computer network with the identity of an applicant who requested a

bond and such other information about said applicant that is requested by said surety;

selecting a surety;

said surety making a decision on whether to issue a bond based on the applicant's

information provided to said computer network;

said surety providing said computer network with an authorizations code for an

approved bond;

a third party who receives said authorization code accessing said computer

network by providing said network with said authorization code;

said third party obtaining from said computer network information concerning

said bond.

41. (Previously Presented) A system for obtaining a surety bond comprising:

a)   a means for an agent to select a surety from one or more sureties that have approved said

agent to issue surety bonds on said surety's behalf;

b)   a means for providing said surety with the identity of an applicant requesting said bond

and such other information said surety may require about said applicant over a computer

network;

c)   a means for receiving from said surety a decision on whether the bond is approved;

d) a means for providing an authorization code for an approved bond to said applicant to be submitted to a third party requiring said bond;

e) a means for permitting said third party requiring said bond to use said authorization code to access said bond issued by said surety;

f) a means for issuing said surety bond through said computer network to said third party after receipt of the authorization code.

42. (Previously Presented) A system of obtaining a surety bond comprising:

a) a means for selecting a surety from one or more sureties that have approved an agent to issue surety bonds on said surety's behalf;

b) a means for providing said surety with the identity of a contractor and such other information said surety may require about said contractor over a computer network;

c) a means for selecting the type of bond desired by said contractor;

d) a means for providing said surety with information on a contract to be performed by said contractor for which a bond is required;

e) a means for receiving from said surety a decision on whether the bond is approved;

f) providing an authorization code for an approved bond to said contractor to be submitted with said contractor's bid;

g) permitting a third party that requires said bond to use said authorization code to obtain the bond issued by said surety.

43.(Previously Presented) An apparatus for obtaining a surety bond comprising a web browser running on a client work station, said work station being in communication with a webserver

said workstation being capable of selecting a surety from one or more sureties that have approved an agent to issue surety bonds on said surety's behalf;

said workstation being capable of providing the selected surety with the identity of an applicant requesting said bond and such other information said surety may require about said applicant;

said workstation being capable of receiving from said surety a decision on whether said bond is approved;

said work station permitting a user to access an authorization code for an approved bond;

a second work station workstation permitting a third party receiving said bond to access said bond issued by said surety through said authorization code;

said second workstation issuing said bond to said party.

44. (Previously Presented) The method according to claim 38 wherein said agent provides said surety with a name of a contractor, said contractor's address, the identity of an owner/ obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job.

45. (Previously Presented) The method according to claim 44 wherein said owner/obligee is a governmental agency, a private owner, a construction manager, or a general contractor.

46. (Currently Amended) A method of obtaining a surety bond over a computer network comprising:

accessing over a connection means; the website of a bonding agency through a login and a password;

entering a bond request;

providing a name of a contractor, said contractor's address, the identity of an owner/obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job-;

selecting a surety for issuing a bond from one or more surety companies that have pre-approved an agent applying for said bond;

selecting a bond from the group consisting of bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersedeas bonds;

transmitting the information obtained electronically to said surety company;;

requesting approval of the bond from said surety company;;

upon approval of the bond by the surety company providing the contractor with a code for accessing the bond;

providing an owner/obligee with said code at the bid letting-;

permitting said obligee to log onto the system through the use of said code to review the bond.

47. (Currently Amended) A method of obtaining a surety bond over a computer network comprising:

accessing the website of a bonding agency through a login and a password;

entering a bond request;

providing a name of a contractor, said contractor's address, the identity of an owner/ obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job;

selecting a surety for issuing a bond from one or more surety companies that have pre-approved an agent applying for said bond;

selecting a bond from the group consisting of bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersede as bonds;

transmitting the information obtained electronically to said surety company;

requesting approval of the bond from said surety company;

upon approval of the bond by the surety company providing the contractor with a code for accessing the bond;

providing an owner/obligee with said code at the bid letting;

permitting said obligee to log onto the system through the use of said code to review the bond.